

Our Value Creation Model

The Bank's value creation process is a system for transforming inputs through business activities into outputs, outcomes, and impact that aims to fulfil the Bank's vision, mission, and values (page 03).

The inputs are both on-balance sheet and off-balance sheet forms of capital (page 33) that are continually transformed by the Bank's activities (Management Discussion and Analysis, page 33).

The results arising from our activities lead to outputs (products and services), outcomes (value created by the Bank for itself and for its stakeholders as a consequence of the outputs), and impact. They form a cascade across a short, medium, and long term respectively and provide feedback to grow the Bank's stock of capitals.

Underpinning this flow of capitals are, the trends in the operating environment (page 24), sound governance (page 100) and risk management (page 76) practices, stakeholder engagement and expectations (page 28), materiality (page 32), strategic objectives (page 26), and the ongoing monitoring and evaluation of performance across the Bank.



